

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHAEL JOHNSON	§	Case No.: 06-17117
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/26/2006.
- 2) This case was confirmed on 08/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/01/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/20/2011.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 67
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 18,900.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 51,651.57
Less amount refunded to debtor	\$ 1,056.87
<b>NET RECEIPTS</b>	<b>\$ 50,594.70</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,623.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,022.34
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,645.34**

Attorney fees paid and disclosed by debtor **\$ 377.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	6,721.00	6,721.00	5,541.29	5,541.29	906.98
CITIFINANCIAL INC	SECURED	148,357.00	150,352.37	.00	.00	.00
WELLS FARGO AUTO FIN	SECURED	11,487.00	11,881.50	11,881.50	11,881.50	1,884.61
ASSET ACCEPTANCE LLC	UNSECURED	NA	1,082.12	.00	.00	.00
CITIFINANCIAL	OTHER	NA	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	1,682.78	.00	.00	.00
MIDLAND CREDIT MANAG	OTHER	NA	NA	NA	.00	.00
MIDLAND CREDIT MANAG	OTHER	NA	NA	NA	.00	.00
NCO FIN/99	OTHER	NA	NA	NA	.00	.00
NICOR GAS	OTHER	NA	NA	NA	.00	.00
PALISADES COLLECTION	OTHER	NA	NA	NA	.00	.00
SALLIE MAE LSCF	OTHER	.00	NA	NA	.00	.00
SALLIE MAE LSCF	OTHER	19,202.00	NA	NA	.00	.00
WELLS FARGO AUTO FIN	OTHER	NA	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	735.73	.00	.00	.00
CITIFINANCIAL INC	SECURED	NA	1,534.74	.00	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,664.00	NA	NA	.00	.00
CITIFINANCIAL	UNSECURED	22,095.00	NA	NA	.00	.00
CREDIT PROTECTION	UNSECURED	90.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	1,486.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	406.00	NA	NA	.00	.00
NCO FIN/99	UNSECURED	504.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	48.00	162.85	162.85	162.85	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PALISADES COLLECTION	UNSECURED	2,215.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	19,854.93	19,854.93	.00	.00	.00
SALLIE MAE EDUCATION	UNSECURED	12,544.00	12,790.00	.00	.00	.00
CITIFINANCIAL	SECURED	NA	.00	9,900.00	9,900.00	4,324.49
AT&T WIRELESS	UNSECURED	NA	1,229.39	.00	.00	.00
FORD MOTOR CREDIT	UNSECURED	NA	11,347.64	11,347.64	11,347.64	.00
AT&T WIRELESS	SECURED	NA	1,268.39	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	21,781.50	21,781.50	6,209.10
All Other Secured	<u>5,541.29</u>	<u>5,541.29</u>	<u>906.98</u>
<b>TOTAL SECURED:</b>	27,322.79	27,322.79	7,116.08
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	11,510.49	11,510.49	.00

**Disbursements:**

Expenses of Administration	\$ 4,645.34	
Disbursements to Creditors	\$ 45,949.36	
<b>TOTAL DISBURSEMENTS:</b>		\$ 50,594.70

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.